

FORM B1 UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK BUFFALO DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First Middle): Pogorzelski, Michael D.		Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Pogorzelski, Kathleen M.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-5458		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-3061
Street Address of Debtor (No. and Street, City, State and Zip Code): 12 Westchester Drive Cheektowaga, NY 14225		Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 12 Westchester Drive Cheektowaga, NY 14225
County of Residence or of the Principal Place of Business: Erie		County of Residence or of the Principal Place of Business: Erie
Mailing Address of Debtor (if different from street address): 12 Westchester Drive Cheektowaga, NY 14225		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		
Information Regarding the Debtor (Check the Applicable Boxes)		
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-Over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

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**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
BUFFALO DIVISION**

IN RE: **Michael D. Pogorzelski
Kathleen M. Pogorzelski**

CASE NO

CHAPTER **7**

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Real Estate 12 Westchester Cheektowaga, NY 14225	Fee Simple	J	\$62,000.00	\$73,558.00
Real Estate 1157 Walden Avenue Cheektowaga, NY 14211	Fee Simple	J	\$52,000.00	\$5,022.00
Property to be surrendered				
Total:			\$114,000.00	

**UNITED STATES BANKRUPTCY COURT
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CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at HSBC	J	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Normal household items & personal possessions	J	\$2,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	J	\$50.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Total >				\$2,550.00

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Michael D. Pogorzelski
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CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401K	H	\$30,701.95
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Total >				\$33,251.95

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
BUFFALO DIVISION**

IN RE: **Michael D. Pogorzelski
Kathleen M. Pogorzelski**

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chevrolet Monte Carlo	J	\$13,347.00
		1976 Lincoln Continental	H	\$200.00
		1993 Chevrolet Lumina	H	\$500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
Total >				\$47,298.95

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
BUFFALO DIVISION

IN RE: Michael D. Pogorzelski
Kathleen M. Pogorzelski

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$47,298.95

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx8058 G M A C Po Box 535160 Pittsburgh, PA 15253	J	DATE INCURRED: 11/02/2001 NATURE OF LIEN: Automobile COLLATERAL: 2001 Chevrolet Monte Carlo REMARKS: COLLATERAL VALUE: \$13,347.00				\$6,674.00	
ACCT #: xxxx3302 Hsbc Bank Usa Na 1 Hsbc Ctr FI 18 Buffalo, NY 14203	J	DATE INCURRED: 12/07/2001 NATURE OF LIEN: Secured COLLATERAL: Real Estate REMARKS: COLLATERAL VALUE: \$62,000.00				\$25,996.00	
ACCT #: xxxxxx6021 Hsbc Mortgage Corp Usa 2929 Walden Ave Depew, NY 14043	J	DATE INCURRED: 08/30/1999 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Real Estate REMARKS: COLLATERAL VALUE: \$62,000.00				\$47,562.00	\$11,558.00
ACCT #: xxxxxxxxx3302 M & T Bank PO Box 4091 Buffalo, NY 14240	J	DATE INCURRED: 06/01/2003 NATURE OF LIEN: Check Credit or Line of Credit COLLATERAL: Real Estate REMARKS: COLLATERAL VALUE: \$52,000.00				\$5,022.00	
Total for this Page (Subtotal) >						\$85,254.00	\$11,558.00
Running Total >						\$85,254.00	\$11,558.00

_____**No**____ continuation sheets attached

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
BUFFALO DIVISION**

IN RE: **Michael D. Pogorzelski
Kathleen M. Pogorzelski**

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CHAPTER **7**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

IN RE: **Michael D. Pogorzelski**
Kathleen M. Pogorzelski

CASE NO _____
(If Known)

CHAPTER **7**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY	Taxes
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: xxxnown Erie County Real Property Tax 95 Franklin Street Buffalo, NY 14202	J	DATE INCURRED: 2003-2005 CONSIDERATION: Property Taxes REMARKS: property located at 1157 Walden Avenue				\$1,641.95	\$1,641.95
Total for this Page (Subtotal) >						\$1,641.95	\$1,641.95
Running Total >						\$1,641.95	\$1,641.95

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx4133 Bank Of America 1825 E Buckeye Rd Phoenix, AZ 85034	J	DATE INCURRED: 06/16/2004 CONSIDERATION: Credit Card REMARKS:				\$8,237.00
ACCT #: xxxxxxxx2693 Bank Of America 1825 E Buckeye Rd Phoenix, AZ 85034	J	DATE INCURRED: 06/23/2003 CONSIDERATION: Credit Card REMARKS:				\$1,982.00
ACCT #: xxxxxxxxxxxx3778 Chase 800 Brooksedge Blvd Westerville, OH 43081	J	DATE INCURRED: 08/16/2002 CONSIDERATION: Credit Card REMARKS:				\$6,475.00
ACCT #: xxxxxx9600 Chase Na 4915 Independence Tampa, FL 33634	J	DATE INCURRED: 11/05/2004 CONSIDERATION: Credit Card REMARKS:				\$3,658.00
ACCT #: xxxxxxxx7165 Citibank Po Box 6241 Sioux Falls, SD 57117	J	DATE INCURRED: 10/04/2002 CONSIDERATION: Credit Card REMARKS:				\$6,692.00
ACCT #: xxxxxxxxxxxx0226 Citibank Usa Po Box 9714 Gray, TN 37615	J	DATE INCURRED: 04/22/2000 CONSIDERATION: Charge Account REMARKS:				\$5,035.00
ACCT #: xxxxxxxxxxxx3819 Citibank/Sears Po Box 6189 Sioux Falls, SD 57117	J	DATE INCURRED: 11/01/1989 CONSIDERATION: Credit Card REMARKS:				\$16,293.00
Total for this Page (Subtotal) >						\$48,372.00
Running Total >						\$48,372.00

3 continuation sheets attached

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1813 Citifinancial 6323 Albermarle Road Charlotte, NC 28212	J	DATE INCURRED: 11/19/2004 CONSIDERATION: Unsecured REMARKS:				\$2,454.00
ACCT #: xxxxxxxx0158 Discover Po Box 15316 Wilmington, DE 19850	J	DATE INCURRED: 09/20/2000 CONSIDERATION: Credit Card REMARKS:				\$8,421.00
ACCT #: xxxxxxxx8066 Discover Po Box 15316 Wilmington, DE 19850	J	DATE INCURRED: 06/29/2000 CONSIDERATION: Credit Card REMARKS:				\$7,754.00
ACCT #: xxxxxxxx7023 Discover Pob 15316 Wilmington, DE 19850	J	DATE INCURRED: 10/27/1999 CONSIDERATION: Credit Card REMARKS:				\$2,646.00
ACCT #: xxxxxxxxxxxx7098 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104	J	DATE INCURRED: 04/03/2005 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxx2563 First Usa Bank Na 1001 Jefferson Plaza Wilmington, DE 19701	J	DATE INCURRED: 08/15/1997 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxx0070 Gemb/qvc Po Box 971402 El Paso, TX 79997	J	DATE INCURRED: 09/24/2002 CONSIDERATION: Charge Account REMARKS:				\$1,202.00
Total for this Page (Subtotal) >						\$22,477.00
Running Total >						\$70,849.00

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx7010 Household Bank 90 Christiana Rd New Castle, DE 19720	J	DATE INCURRED: 09/24/2002 CONSIDERATION: Charge Account REMARKS:				(\$1.00)
ACCT #: xxxxxxx0093 Hsbc Nv Pob 98706 Las Vegas, NV 89193	J	DATE INCURRED: 04/17/1997 CONSIDERATION: Credit Card REMARKS:				\$18,306.00
ACCT #: xxxxxxx8033 Hsbc Nv Pob 98706 Las Vegas, NV 89193	J	DATE INCURRED: 11/20/1994 CONSIDERATION: Credit Card REMARKS:				\$9,662.00
ACCT #: xxxxxxx0516 Hsbc Nv Pob 98706 Las Vegas, NV 89193	J	DATE INCURRED: 09/17/2004 CONSIDERATION: Credit Card REMARKS:				\$2,568.00
ACCT #: xxxxxxx7505 HSBC/Radio Schack PO Box 15524 Wilmington, DE 19850	J	DATE INCURRED: 02/1997 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxx1165 JPMC 769 Brooksedge Blvd Westerville, OH 43081	J	DATE INCURRED: 12/01/1997 CONSIDERATION: Installment Loan REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx2001 M & T Bank Po Box 7678 Buffalo, NY 14240	J	DATE INCURRED: 10/07/1996 CONSIDERATION: Real Estate Mortgage without Other Collateral REMARKS:				(\$1.00)
Total for this Page (Subtotal) >						\$30,534.00
Running Total >						\$101,383.00

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxx2116 M & T Bank Po Box 4091 Buffalo, NY 14240	J	DATE INCURRED: 11/01/1998 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$1,004.00
ACCT #: xxxknown National Fuel 6363 Main Street Williamsville, NY 14221-5887	J	DATE INCURRED: 2004-2005 CONSIDERATION: Utility Service REMARKS: property located at 1157 Walden Avenue				\$700.00
ACCT #: xxxx4386 The Bon Ton Po Box 2285 York, PA 17405	J	DATE INCURRED: 07/31/1990 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxxx3572 Wfnnb/grossmans Inc 4590 E Broad St Columbus, OH 43213	J	DATE INCURRED: 02/18/1992 CONSIDERATION: Charge Account REMARKS:				\$0.00
Total for this Page (Subtotal) >						\$1,704.00
Running Total >						\$103,087.00

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Michael D. Pogorzelski**
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SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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CHAPTER 7

SCHEDULE H (CODEBTORS)

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Michael D. Pogorzelski
Kathleen M. Pogorzelski**

CASE NO

CHAPTER **7**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	None					
Employment	Debtor			Spouse		
Occupation	Printer			Social Security Disability		
Name of Employer	Quebecor World					
How Long Employed	15 years					
Address of Employer	2475 George Urban Blvd. Depew, NY 14043					

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

A. Payroll taxes (includes social security tax if B. is zero)

B. Social Security Tax

C. Medicare

D. Insurance

E. Union dues

F. Retirement 401K

G. Other (specify) 401k Loan

H. Other (specify) Shoes

I. Other (specify) _____

J. Other (specify) _____

K. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed stmt)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or

that of the dependents listed above

Social Security or other government assistance (specify)

Pension or retirement income

Other monthly income (specify below)

1. Average Tax Refund

2. _____

3. _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$3,274.18

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Michael D. Pogorzelski
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CHAPTER **7**

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$729.81
Utilities: Electricity and heating fuel Water and sewer Telephone Other: Cable	\$200.00 \$35.00 \$40.00 \$51.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$75.00 \$400.00 \$50.00 \$40.00 \$40.00 \$250.00 \$150.00 \$10.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$92.00 \$67.00
Taxes (not deducted from wages or included in home mortgage payments) Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Auto Payment Other: Second Mortgage Other: Other:	\$370.81 \$444.00
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: See attached personal expenses Other:	\$130.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$3,174.62
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval. A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each (interval)	

UNITED STATES BANKRUPTCY COURT
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IN RE: Michael D. Pogorzelski
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EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Personal Care	\$50.00
Gifts	\$50.00
Dues/Membership Fees	\$30.00
Total >	\$130.00

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CHAPTER **7**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$114,000.00		
B - Personal Property	Yes	4	\$47,298.95		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			\$85,254.00
E - Creditors Holding Unsecured Priority Claims	Yes	2			\$1,641.95
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$103,087.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,274.18
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,174.62
Total Number of Sheets of ALL Schedules >		18			
Total Assets >			\$161,298.95		
Total Liabilities >				\$189,982.95	

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
BUFFALO DIVISION

IN RE: Michael D. Pogorzelski
Kathleen M. Pogorzelski

CASE NO

CHAPTER 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 08/25/2005

Signature /s/ Michael D. Pogorzelski
Michael D. Pogorzelski

Date 08/25/2005

Signature /s/ Kathleen M. Pogorzelski
Kathleen M. Pogorzelski

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
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IN RE: **Michael D. Pogorzelski
Kathleen M. Pogorzelski**

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CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$44,934.00	2004 - Wages
\$32,064.78	2005 - Wages (as of 7/29/05)
\$37,390.00	2003 - Wages

2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,576.00	2004 - IRA Distribution
\$7,171.00	2004 - Social Security Benefits
\$4,288.00	2005 - Social Security Benefits
\$7,028.00	2003 - Social Security Benefits

3. Payments to creditors

None

☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

☒

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Barry H. Sternberg 4245 Union Road - Suite 101 Cheektowaga, NY 14225		\$956.00

10. Other transfers

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

12. Safe deposit boxes

None

☐

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
M & T Bank	Debtors	Important Documents	

13. Setoffs

None

☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

☒

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

☒

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

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CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

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CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 6 sheets, and that they are true and correct.

Date 08/25/2005

Signature /s/ Michael D. Pogorzelski
of Debtor Michael D. Pogorzelski

Date 08/25/2005

Signature /s/ Kathleen M. Pogorzelski
of Joint Debtor Kathleen M. Pogorzelski
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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IN RE: **Michael D. Pogorzelski**
Kathleen M. Pogorzelski

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
Real Estate	M & T Bank PO Box 4091 Buffalo, NY 14240

b. Property to Be Retained. (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
2001 Chevrolet Monte Carlo	G M A C Po Box 535160 Pittsburgh, PA 15253 xxxxxxx8058	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Real Estate	Hsbc Bank Usa Na 1 Hsbc Ctr Fl 18 Buffalo, NY 14203 xxxx3302	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Real Estate	Hsbc Mortgage Corp Usa 2929 Walden Ave Depew, NY 14043 xxxxxx6021	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Date 08/25/2005

Signature /s/ Michael D. Pogorzelski
Michael D. Pogorzelski

Date 08/25/2005

Signature /s/ Kathleen M. Pogorzelski
Kathleen M. Pogorzelski

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CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$956.00</u>
Prior to the filing of this statement I have received:	<u>\$956.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/25/2005

Date

/s/ Barry H. Sternberg

Barry H. Sternberg
Barry H. Sternberg
4245 Union Road - Suite 101
Cheektowaga, NY 14225
Phone: (716) 626-5900

Bar No.

/s/ Michael D. Pogorzelski
Michael D. Pogorzelski

/s/ Kathleen M. Pogorzelski
Kathleen M. Pogorzelski

Bank Of America
1825 E Buckeye Rd
Phoenix, AZ 85034

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Chase Na
4915 Independence
Tampa, FL 33634

Citibank
Po Box 6241
Sioux Falls, SD 57117

Citibank Usa
Po Box 9714
Gray, TN 37615

Citibank/Sears
Po Box 6189
Sioux Falls, SD 57117

Citifinancial
6323 Albermarle Road
Charlotte, NC 28212

Discover
Po Box 15316
Wilmington, DE 19850

Discover
Pob 15316
Wilmington, DE 19850

Erie County
Real Property Tax
95 Franklin Street
Buffalo, NY 14202

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

First Usa Bank Na
1001 Jefferson Plaza
Wilmington, DE 19701

G M A C
Po Box 535160
Pittsburgh, PA 15253

Gemb/qvc
Po Box 971402
El Paso, TX 79997

Household Bank
90 Christiana Rd
New Castle, DE 19720

Hsbc Bank Usa Na
1 Hsbc Ctr Fl 18
Buffalo, NY 14203

Hsbc Mortgage Corp Usa
2929 Walden Ave
Depew, NY 14043

Hsbc Nv
Pob 98706
Las Vegas, NV 89193

HSBC/Radio Schack
PO Box 15524
Wilmington, DE 19850

JPMC
769 Brooksedge Blvd
Westerville, OH 43081

M & T Bank
PO Box 4091
Buffalo, NY 14240

M & T Bank
Po Box 7678
Buffalo, NY 14240

National Fuel
6363 Main Street
Williamsville, NY 14221-5887

The Bon Ton
Po Box 2285
York, PA 17405

Wfnnb/grossmans Inc
4590 E Broad St
Columbus, OH 43213